

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No.

10-41653

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

Amended

**SUMMARY OF FINANCIAL STATUS**

**MONTH ENDED:** 03/31/10

**PETITION DATE:** 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
 Dollars reported in \$1

2. **Asset and Liability Structure**

- a. Current Assets
- b. Total Assets
- c. Current Liabilities
- d. Total Liabilities

	<u>End of Current Month</u>	<u>End of Prior Month</u>	<u>As of Petition Filing</u>
a. Current Assets	\$34,273	\$0	
b. Total Assets	\$2,716,497	\$0	
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$4,078,920	\$0	

3. **Statement of Cash Receipts & Disbursements for Month**

- a. Total Receipts
- b. Total Disbursements
- c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
- d. Cash Balance Beginning of Month
- e. Cash Balance End of Month (c + d)

	<u>Current Month</u>	<u>Prior Month</u>	
a. Total Receipts	\$26,264	\$0	
b. Total Disbursements	\$26,050	\$0	
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$214	\$0	
d. Cash Balance Beginning of Month	\$12,903	\$0	
e. Cash Balance End of Month (c + d)	\$13,117	\$0	

4. **Profit/(Loss) from the Statement of Operations**

- 5. **Account Receivables (Pre and Post Petition)**
- 6. **Post-Petition Liabilities**
- 7. **Past Due Post-Petition Account Payables (over 30 days)**

	<u>Current Month</u>	<u>Prior Month</u>	
5. Account Receivables (Pre and Post Petition)	N/A	N/A	
6. Post-Petition Liabilities	\$0	\$0	
7. Past Due Post-Petition Account Payables (over 30 days)	\$0	\$0	

**At the end of this reporting month:**

- |   |            |           |
|---|------------|-----------|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)  | <u>Yes</u> | <u>No</u> |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)  | <u> </u>   | <u>X</u>  |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?   | <u> </u>   | <u>X</u>  |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)  | <u> </u>   | <u>X</u>  |
| 12. Is the estate insured for replacement cost of assets and for general liability?   | <u>X</u>   | <u> </u>  |
| 13. Are a plan and disclosure statement on file?  | <u> </u>   | <u>X</u>  |
| 14. Was there any post-petition borrowing during this reporting period?   | <u> </u>   | <u>X</u>  |
| 15. Check if paid: Post-petition taxes <u>X</u> ; U.S. Trustee Quarterly Fees <u> </u> ; Check if filing is current for: Post-petition tax reporting and tax returns: <u>X</u> .<br><small>(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)</small> |            |           |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 6-18-2010

Responsible Individual

*Mark Kesel*

Revised 1/1/98

**BALANCE SHEET**  
 (Small Real Estate/Individual Case)  
 For the Month Ended 03/31/10

		Check if Exemption Claimed on <u>Schedule C</u>	<u>Market Value</u>
	<b>Assets</b>		
	<b>Current Assets</b>		
1	Cash and cash equivalents (including bank accts., CDs, etc.)		\$13,117
2	Accounts receivable (net)		
3	Retainer(s) paid to professionals		
4	Other: <u>Retainer to Bankruptcy Attorney</u>		\$21,156
5			
6	<b>Total Current Assets</b>		<u>\$34,273</u>
	<b>Long Term Assets (Market Value)</b>		
7	Real Property (residential)		\$859,000
8	Real property (rental or commercial)		\$1,500,000
9	Furniture, Fixtures, and Equipment	X	\$5,225
10	Vehicles	X	\$4,000
11	Partnership interests		
12	Interest in corporations		
13	Stocks and bonds		
14	Interests in IRA, Keogh, other retirement plans	X	\$6,935
15	Other:		\$305,664
16	<u>Personal items</u>	X	\$1,400
17	<b>Total Long Term Assets</b>		<u>\$2,682,224</u>
18	<b>Total Assets</b>		<u>\$2,716,497</u>
	<b>Liabilities</b>		
	<b>Post-Petition Liabilities</b>		
	<b>Current Liabilities</b>		
19	Post-petition not delinquent (under 30 days)		
20	Post-petition delinquent other than taxes (over 30 days)		
21	Post-petition delinquent taxes		
22	Accrued professional fees		
23	Other:		
24			
25	<b>Total Current Liabilities</b>		<u>\$0</u>
26	<b>Long-Term Post Petition Debt</b>		
27	<b>Total Post-Petition Liabilities</b>		<u>\$0</u>
	<b>Pre-Petition Liabilities (allowed amount)</b>		
28	Secured claims (residence)		\$889,373
29	Secured claims (other)		\$1,556,810
30	Priority unsecured claims		\$0
31	General unsecured claims		\$1,632,737
32	<b>Total Pre-Petition Liabilities</b>		<u>\$4,078,920</u>
33	<b>Total Liabilities</b>		<u>\$4,078,920</u>
	<b>Equity (Deficit)</b>		
34	<b>Total Equity (Deficit)</b>		<u>(\$1,362,423)</u>
35	<b>Total Liabilities and Equity (Deficit)</b>		<u>\$2,716,497</u>

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

		<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1	Description of Property	1306 MLK Jr Way		
2	Scheduled Gross Rents	\$17,069		
3	Less:			
3	Vacancy Factor			
4	Free Rent Incentives			
5	Other Adjustments			
6	Total Deductions	\$20,762	\$0	\$0
7	Scheduled Net Rents	(\$3,693)	\$0	\$0
8	Less: Rents Receivable (2)			
9	Scheduled Net Rents Collected (2)	(\$3,693)	\$0	\$0

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

		<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10	Bank	Wells Fargo Bank	Apt Building (MB)	Other
11	Account No.	9526265245	41317556	
12	Account Purpose	Personal		
13	Balance, End of Month	\$3,907	\$8,247	\$963
14	Total Funds on Hand for all Accounts	\$13,117		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 03/31/10

Personel

		Actual <u>Current Month</u>	Cumulative ( <u>Case to Date</u> )
	<b>Cash Receipts</b>		
1	Rent/Leases Collected		
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Draws		
8	<u>Transfer from old accounts</u>	<u>\$7,500</u>	<u>\$7,500</u>
9	<u>Education for daughter paid directly from Apt. Building \$1000)</u>	<u>\$1,695</u>	<u>\$1,695</u>
10	<u>TO SCHOOL</u>		
11			
12	<b>Total Cash Receipts</b>	<b>\$9,195</b>	<b>\$9,195</b>
	<b>Cash Disbursements</b>		
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid		
18	Rent/Lease:	\$644	\$644
19	Personal Property		
	Real Property		
20	Amount Paid to Owner(s)/Officer(s)		
21	Salaries		
22	Draws		
23	Commissions/Royalties		
24	Expense Reimbursements		
25	Other		
26	Salaries/Commissions (less employee withholding)		
	Management Fees		
27	Taxes:		
28	Employee Withholding		
29	Employer Payroll Taxes		
30	Real Property Taxes	\$3,401	\$3,401
31	Other Taxes		
32	Other Cash Outflows:		
33	Utilities	\$386	\$386
	Mortgage Payment (paid in Feb.)		\$0
34	Insurance	\$857	\$857
35	<u>Education for daughter paid directly from Apt. Building \$1000)</u>		
36	<u>TO School</u>		
37	<b>Total Cash Disbursements:</b>	<b>\$5,288</b>	<b>\$5,288</b>
38	<b>Net Increase (Decrease) in Cash</b>	<b>\$3,907</b>	<b>\$3,907</b>
39	<b>Cash Balance, Beginning of Period</b>	<b>\$0</b>	<b>\$0</b>
40	<b>Cash Balance, End of Period</b>	<b>\$3,907</b>	<b>\$3,907</b>

# Apartment Uninc

## STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 03/31/10

# Apartment

	Actual <u>Current Month</u>	Cumulative (Case to Date)
<b>Cash Receipts</b>		
1 Rent/Leases Collected	<u>\$16,653</u>	
2 Cash Received from Sales	<u> </u>	
3 Interest Received	<u> </u>	
4 Borrowings	<u> </u>	
5 Funds from Shareholders, Partners, or Other Insiders	<u> </u>	
6 Capital Contributions	<u> </u>	
7 Laundry Income	<u>\$116</u>	
8 Pet Deposit	<u>\$300</u>	
9	<u> </u>	
10	<u> </u>	
11	<u> </u>	
<b>Total Cash Receipts</b>	<u>\$17,069</u>	
<b>Cash Disbursements</b>		
13 Selling	<u> </u>	
14 Administrative	<u> </u>	
15 Capital Expenditures	<u> </u>	
16 Principal Payments on Debt	<u> </u>	
17 Interest Paid	<u>\$6,726</u>	
Rent/Lease:		
18 Personal Property	<u> </u>	
19 Real Property	<u>\$419</u>	
Amount Paid to Owner(s)/Officer(s)		
20 Salaries	<u> </u>	
21 Draws	<u>\$7,500</u>	
22 Commissions/Royalties	<u> </u>	
23 Expense Reimbursements	<u> </u>	
24 Other (Education for daughter)	<u>\$1,000</u>	
25 Salaries/Commissions (less employee withholding)	<u> </u>	
26 Management Fees (one time fee)	<u>\$1,500</u>	
Taxes:		
27 Employee Withholding	<u> </u>	
28 Employer Payroll Taxes	<u> </u>	
29 Real Property Taxes	<u> </u>	
30 Other Taxes (Business license)	<u>\$2,053</u>	
Other Cash Outflows:		
32 Utilities	<u>\$1,073</u>	
33 Repairs	<u>\$491</u>	
34	<u> </u>	
35	<u> </u>	
36	<u> </u>	
<b>Total Cash Disbursements:</b>	<u>\$20,762</u>	
<b>Net Increase (Decrease) in Cash</b>	<u>(\$3,693)</u>	
<b>Cash Balance, Beginning of Period</b>	<u>\$11,939</u>	
<b>Cash Balance, End of Period</b>	<u>\$8,246</u>	

Revised 1/1/98



# Personal Accounts

## PMA® Prime Checking Account

### Activity summary

Balance on 3/1	0.00
Deposits/Additions	8,194.84
Withdrawals/Subtractions	-5,288.22
<b>Balance on 3/31</b>	<b>\$3,906.62</b>

Account number: 9526265245

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

### Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

### Interest you've earned

Interest earned this month	\$0.26
Average collected balance this month	\$3,893.84
Annual percentage yield earned	0.08%
Interest paid this year	\$0.26
Total interest paid in 2009	\$0.00

### Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Balance
<b>Beginning balance on 3/1</b>					<b>0.00</b>
3/1	Deposit		1,516.00		
3/1	Transfer Ref #Opeqjrxwf From Checking Xxxxxx5755		178.58		1,694.58
3/3	Bill Pay Equity On-Line Xxxxxxx2071998 On 03-03			644.15	1,050.43
3/9	Deposit		5,000.00		6,050.43
3/18	EastBay Mud Check Paym 100318 00096	^96		103.10	5,947.33
3/19	Check	97		857.28	5,090.05
3/23	Deposit		2,500.00		
3/23	Deposit Adjustment			249.73 → PGE	7,340.32
3/24	Check	98		3,400.97	3,939.35
3/29	USBank Cr CD Pmt 00099 4623006565377837	^99		32.99	3,906.36
3/31	Interest Payment		0.26		3,906.62
<b>Ending balance on 3/31</b>					<b>\$3,906.62</b>
<b>Totals</b>			<b>\$9,194.84</b>	<b>\$5,288.22</b>	

Key to symbols: ^ Converted check: Paper check converted to an electronic format by your payee or designated representative.  
Converted checks cannot be returned, copied or imaged.

### Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
96	3/18	103.10	98	3/24	3,400.97	99	3/29	32.99
97	3/19	857.28						



## PMA ® PRIME CHECKING ACCOUNT (CONTINUED)

## Funds Availability Policy Statement Message

Thank you for banking with Wells Fargo. Please note the following change to the Consumer Account Agreement that provides information on when the funds from the checks you deposit will be available to you.

All check deposits are considered local checks. However, in some cases, the Bank will not make all the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second or third Business Day\* after the day of your deposit. The first \$100 of your deposit, however, may be available on the first or second Business Day\*. For Opportunity Checking and Opportunity Savings accounts, \$100 will be available on the first Business Day after the day of your deposit. The remaining balance will be available on the second or third Business Day\* after the day of your deposit.

In addition, funds you deposit by check may be delayed for a longer period. The Bank will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the 7th or the 8th Business Day\* after the day of your deposit.

For more information, refer to the March 17, 2010 Addendum to the Consumer Account Agreement or speak to a banker by calling the number shown on your statement.

\* The Bank may delay availability of funds by one additional Business Day for certain checks deposited at a Bank location in Alaska. This right applies only if the check is drawn on or payable at or through a paying bank not located in Alaska.

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# Wells Fargo Money Market Savings™

## Activity summary

Balance on 3/1	0.00
Deposits/Additions	100.68
Withdrawals/Subtractions	- 0.00
<b>Balance on 3/31</b>	<b>\$100.68</b>

Account number: 2527627471

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Interest you've earned

Interest earned this month	\$0.01
Average collected balance this month	\$100.67
Annual percentage yield earned	0.12%
Interest paid this year	\$0.01
Total interest paid in 2009	\$0.00

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 3/1</b>				<b>0.00</b>
3/1	Deposit			100.67
3/31	Interest Payment		0.01	100.68
<b>Ending balance on 3/31</b>				<b>100.68</b>
<b>Totals</b>		<b>\$100.68</b>	<b>\$0.00</b>	



## **Worksheet to balance your checking account**

1. Go through your check register and mark each check (this includes cancelled, converted and substitute checks that may appear on your statement), withdrawal, ATM transaction, payment, deposit or other credit listed in the "Transaction history" section of your statement. Be sure your register shows any interest or dividends paid into your account and any service charges, automatic payments or transfers withdrawn from your account during this statement period.

2. Using the chart below, list any outstanding, converted or substitute checks, as well as any ATM withdrawal, payments or any other withdrawals (including any from previous months) which are listed in your register but are not shown on your statement.

3. Estimate your account by filling in the spaces below.

3. Balance your account by filling in the spaces below.

ENTER

**A** The ending balance shown on your statement

ADD  
 Any deposits listed in your register or transfers into your account which are not shown on your statement

CALCULATE SUBTOTAL  
(Add parts **A** and **B**) \$

SUBTRACT  
 Total of outstanding  
checks and withdrawals from  
the chart at right

**CALCULATE**  
**ENDING BALANCE**  
(Part **A** + Part **B** - Part **C**)  
This amount should be the  
same as the current balance  
shown in your check register.

## **General statement policies for Wells Fargo Bank**

■ To dispute or report inaccuracies in information we have furnished to a consumer reporting agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**■ Checking account information.** After balancing your checking account, please report any differences to us as soon as possible but no later than within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer. These provisions are explained below.

■ In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, 735 West Wisconsin Avenue, Milwaukee, WI 53201-2057 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected  
crimes.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ Deposit and loan products, including PMA Package, offered by Wells Fargo Bank, N.A., Member FDIC.

**Your Bank of America  
Prima Account  
Statement**

0702 P P  
EO-1



MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

**Statement Period:**  
**February 24 through March 26, 2010**

**Account Number:** 07028-01795

**At Your Service**  
Call: 510.649.6600

**Written Inquiries**  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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**Summary of Your Prima Interest Checking Account**

Beginning Balance on 02/24/10	\$379.63
<i>Ending Balance</i>	\$379.63

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

**Important Information About Your Account**

Total interest paid to your account in 2009 : \$2.14

**Bank of America News**

Taxes can be complicated. Choosing Jackson Hewitt® is easy. They'll ask the right questions so you'll get every deduction and credit you deserve. And that could mean more money in your pocket. Jackson Hewitt welcomes all Bank of America customers.

Visit any participating location and show this statement to your tax preparer to receive \$25 off paid tax preparation. Code: 9LMLN. Offer expires 4/30/10. Details at [www.jacksonhewitt.com/bankofamerica](http://www.jacksonhewitt.com/bankofamerica).

California

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# Your Bank of America Prima Account Statement

0702 P P  
EO-2

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

Statement Period:  
February 27 through March 31, 2010

Account Number: 07021-61806

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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## Summary of Your Prima Interest Checking Account

Beginning Balance on 02/27/10	\$154.61
Total Deposits	+ 250.00
Total Checks, Withdrawals, Transfers, Account Fees	- 116.00
Ending Balance	\$288.61

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

## Important Information About Your Account

Total interest paid to your account in 2009 : \$1.08

## Bank of America News

Taxes can be complicated. Choosing Jackson Hewitt® is easy. They'll ask the right questions so you'll get every deduction and credit you deserve. And that could mean more money in your pocket. Jackson Hewitt welcomes all Bank of America customers.

Visit any participating location and show this statement to your tax preparer to receive \$25 off paid tax preparation. Code: 9LMLN. Offer expires 4/30/10. Details at [www.jacksonhewitt.com/bankofamerica](http://www.jacksonhewitt.com/bankofamerica).

## Branch/ATM Deposits

Number	Date Posted	Amount
	03/17	\$250.00

Continued on next page

California

Page 1 of 2

MARK KESEL

Statement Period: February 27 through March 31, 2010  
Account Number: 07021-61806

Account Activity

Date Posted	Description	Reference Number	Amount
03/22	<b>Withdrawals, Transfers and Account Fees</b> Facts/Jewish Com DES: 3/20/00-1 ID:91687-Kcwj41-01 INDN:Mark Kesel 010o Co ID:1470660163 PPD Ref:010078008291549		\$116.00

Daily Balance

Date	Amount	Date	Amount	Date	Amount
03/17	\$ 404.61	03/22	288.61		

California

Page 2 of 2



GLUDIK

Citibank Client Services 013  
PO Box 769013  
San Antonio, TX 78245-9013

1

51953/RJ/04FC13

000  
CITIBANK, N.A.  
Account  
9404005770

**Statement Period**  
Feb. 23 - Mar. 22, 2010

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MARK KESEL  
59 STRATFORD R.  
KENSINGTON CA

94707-1261

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CITIBANK® EZ CHECKING AS OF MARCH 22, 2010

### Relationship Summary:

<b>Checking</b>	<b>\$92.11</b>
<b>Savings</b>	====
<b>Investments</b>	=====
<b>(not FDIC insured)</b>	=====
<b>Loans</b>	=====
<b>Credit Cards</b>	=====

**Put your savings on autopilot**

It's easy to set up an Auto Save plan to transfer money automatically from your checking account into your savings or money market account. Visit your nearest Citibank branch, go to [www.citi.com/autosave](http://www.citi.com/autosave) or call us at 1-888-CITIBANK.

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## SUGGESTIONS AND RECOMMENDATIONS

*Looking to create a real financial roadmap?*

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CITIBANK® EZ CHECKING RATES AND CHARGES

Citibank gives you the benefit of lower charges and better rates as you maintain higher balance levels. If your account is charged a monthly fee, you can receive a \$1.00 rebate off that fee if during the statement cycle there is an automatic deduction by a third party that you have authorized.

For current rates and charges, Citibank considered your average balances during the month of February in all of your qualifying checking, savings, investment, credit card, and loan accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

<b>Rates and Charges</b>	<b>Your Combined Balance Range</b>
<del><b>Rates</b></del>	<del>\$0-\$1,499</del>
<del><b>Monthly Service Charge</b></del>	<del><b>Standard</b></del>
	<b>\$9.50</b>

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees or transaction fees imposed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).



Federal Credit Union

FDIC FCU • NSF FCU

P.O. Box 18539  
 Washington, D.C. 20036-8539  
 Toll Free: (800) 285-3286  
[www.ThePartnershipFCU.com](http://www.ThePartnershipFCU.com)

**Account Statement**

Member No.	Period Ending	Branch ID	Page
11250005	03-31-10	1	1 of 1

P

**ACCOUNT BALANCES**

1. Regular Savings	\$	102.30
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MARK A KESEL  
 1025 SOLANO AVENUE  
 ALBANY CA 94706-1617

**EXPERIENCE The Difference!**  
 Paying your bills online offers:

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- ✓ Savings
- ✓ Control 24/7/365
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More details @ [www.ThePartnershipFCU.com](http://www.ThePartnershipFCU.com)

**Regular Savings****ACCT #1**

01-01-10 Thru 03-31-10

Beginning Balance	Deposits	Withdrawals	Interest Income
\$102.30	\$ 0.09	\$ 0.00	\$ 0.00

## Transaction Effective Date

Date

Date	Transaction Description	Deposit	Withdrawal	Balance
01-01	Previous Balance			\$102.30
01-31	DIVIDEND			\$102.30
02-28	DIVIDEND			\$102.30
03-31	DIVIDEND			\$102.30

ANNUAL PERCENTAGE YIELD EARNED FROM 01-01-10 THRU 01-31-10 WAS 0.35%.

ANNUAL PERCENTAGE YIELD EARNED FROM 02-01-10 THRU 02-28-10 WAS 0.35%.

ANNUAL PERCENTAGE YIELD EARNED FROM 03-01-10 THRU 03-31-10 WAS 0.35%.

**Share Sub-Account Summary****Loan Sub-Account Summary**

Account #	Description	Balance	Dividend	Account #	Description	Balance	Finance Charges
102.30	Regular Savings	\$102.30	\$0.09				

**YTD Account Summaries**

Deposit Account Totals	Loan Account Totals
\$102.30	\$0.00

# Apartment account

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY CA 94706

30-0  
3  
10

SMC

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

		LAST STATEMENT 02/26/10	11,939.35
MINIMUM BALANCE	8,246.54	3 CREDITS	17,069.46
Avg Available Balance	13,319.59	13 DEBITS	20,762.27
Average Balance	13,374.91	THIS STATEMENT 03/31/10	8,246.54

OK

DEPOSITS					
REF #	DATE	AMOUNT	REF #	DATE	AMOUNT
03/03	116.13	03/03	15,404.33	03/09	1,549.00

CHECKS					
CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1018*03/02	2,053.90	1024 03/18	419.28	1028 03/30	1,500.00
1021 03/11	146.45	1025 03/22	116.46	1029 03/24	2,500.00
1022 03/09	1,000.00	1026 03/18	250.00		
1023 03/10	5,000.00	1027 03/19	761.89		

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

OTHER DEBITS			
DESCRIPTION	DATE	AMOUNT	
ACH RECEIPTS CASH C&D XXXXX9236	03/01	6,725.58	✓
CAPITAL ONE ONLINE PMT 007639910256140	03/18	240.85	
CHECK # 1020 - EAST BAY MUD CHECK PAYM 1020	03/05	47.86	

DAILY BALANCE			
DATE	BALANCE	DATE	BALANCE
03/01	5,213.77	03/09	19,181.47
03/02	3,159.87	03/10	14,181.47
03/03	18,680.33	03/11	14,035.02
03/05	18,632.47	03/18	13,124.89
			DATE.....BALANCE
			03/19 12,363.00
			03/22 12,246.54
			03/24 9,746.54
			03/30 8,246.54

# Mechanics Bank

Commitment That Lasts Generations

NEOVISION, LLC 41210 SOLAR AVE., Folsom, CA 95830

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1018
Date 03/17/2010	
PAID PG&E The City of Berkeley \$2,053.90	
Two thousand fifty-three and 90/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641018 041-317556#	
Chk No. 1018 Amt \$2,053.90 Paid 03/02/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1022
Date March 8, 2010	
PAID JC HS \$1,000	
One thousand and 00/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641022 041-317556#	
Chk No. 1022 Amt \$1,000.00 Paid 03/09/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1024
Date 03/17/2010	
PAID Informetric System \$419.28	
Four hundred nineteen dollars and 28/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641024 041-317556#	
Chk No. 1024 Amt \$419.28 Paid 03/18/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1026
Date 03/17/2010	
PAID Mark Kessel \$250.00	
Two hundred fifty and 00/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641026 041-317556#	
Chk No. 1026 Amt \$250.00 Paid 03/18/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1028
Date 03/18/10	
PAID Oleg Techkov \$1,500	
One thousand five hundred and 00/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641028 041-317556#	
Chk No. 1028 Amt \$1,500.00 Paid 03/30/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1021
Date 03/03/2010	
PAID PG&E \$146.45	
One hundred forty-six and 45/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641021 041-317556#	
Chk No. 1021 Amt \$146.45 Paid 03/11/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1023
Date 03/09/2010	
PAID Mark Kessel \$5,000.00	
Five thousand and 00/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641023 041-317556#	
Chk No. 1023 Amt \$5,000.00 Paid 03/10/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1025
Date 03/17/2010	
PAID AT&T Payment Center \$116.46	
One hundred sixteen and 46/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641025 041-317556#	
Chk No. 1025 Amt \$116.46 Paid 03/22/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1027
Date 03/19/2010	
PAID City of Berkeley \$761.89	
Seven hundred sixty-one and 89/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641027 041-317556#	
Chk No. 1027 Amt \$761.89 Paid 03/19/10	

NEOVISION, LLC 41210 SOLAR AVE. FOLSOM, CA 95830	1028
Date 03/23/2010	
PAID Mark Kessel \$2,500	
Two thousand and 00/100 Dues & fees	
Mechanics Bank	
Business License No 09-26381 Check Kessel	
012110203641029 041-317556#	
Chk No. 1029 Amt \$2,500.00 Paid 03/24/10	

For Your Protection: Please examine this statement and report any discrepancy within 30 days.